

When it comes to health care- do what you can to be as healthy as possible, eat well, exercise and address medical issues when they occur. Insurance can be confusing, expenses can be high and finding supports and resources can be a challenge. We have included a few resources and tips that may be helpful:

MEDICAL INSURANCE Individuals may continue to be covered under family health insurance until age 26. Choose an adult health care provider at age 18. Look for employment options with medical benefits.

#### **MEDICAID:**

- Medicaid is usually issued with SSI. If you receive SSI and do not receive Medicaid, call the local DSHS
  Community Service Office. 1-877-501-2233
- Medicaid may provide health coverage, vision, dental care, adaptive equipment, and specialized transportation. Clients of the Developmental Disabilities Administration may receive additional medical coverage. Make sure DDA is marked on your medical coupon.
- Medicaid entitles eligible individuals to receive Medicaid Personal Care (MPC). MPC provides assistance with daily living skills such as bathing, dressing, eating, meal preparation and housework. Contact DSHS/DDA for an assessment. 425-339-4833.
- Dental care is often available prior to the age of 18. After 18, it is more difficult to find dentists who accept Medicaid. Snohomish Health District has a list of dentists who accept Medicaid.
   www.snohd.org
- o If you need assistance getting to medical appointments, or would like more information about transportation available, call 211.

### **OCCUPATIONAL AND PHYSICAL THERAPY**

- o If you utilize adaptive equipment and it needs repair, be sure to talk to them daily, especially if it puts you or your caregiver's health and safety at risk.
- o Incorporate your therapy into your daily routine.
- O Share information about adaptations that can increase your independence at home, school and in the community. If you utilize adaptive equipment or devices for support, and need assistance, provide a detailed description, share pictures or a video, to show how you use your adaptive equipment.

## **COMMUNICATION**

- Assistive technology has been instrumental in providing communication devices to support individuals in communicating. There are simple and complicated systems. Work with your speech therapist to find a system that works for you.
- o Follow through on recommendations and practice using your communication system with multiple people and in various environments.
- Check with your medical insurance to see what benefits are covered. If you have a device that is no longer meeting your communication needs, is not repairable, or too expensive to fix, work with your speech therapist and insurance to find a new system.
- o If you communicate with sign language, share information about your fluency. If you have limited signs, include that list along with pictures in your portfolio. Add to your list as you learn more signs. This will encourage others to communicate with you and build on your skills.
- Speech to Speech for individuals who have difficulty being understood due to a speech impairment or disability? Trained staff relay calls and repeats and clarifies that which is not understood.

877-833-6341 or www.speechtospeech.org



# GETTING HELP WITH MEDICAL DEBT



Most families expect and want to pay for the medical care they receive. But, family budgets can be drained by the costs of medical care for a child with a developmental or other disability.

Families and individuals with high medical costs are unable to avoid the unforeseen illnesses or conditions that disrupt their lives. This often results in medical debt, which can lead to financial instability and housing problems.

A problem paying medical bills is not just a problem for the uninsured. Often, people discover their health insurance does not adequately cover them when they need medical care. Making matters worse, there are often errors in the payment information about medical bills listed on consumer credit reports.

However, medical debt can be managed differently from other forms of debt such as credit card debt or school loans. If you or someone you know has debts due to medical bills, you may want to explore the following resources for:

- 1. Options and special programs dealing with medical debt;
- 2. Financial Counseling; and
- 3. Payment Plans.

## Resources that can help:

- NW Justice Project Getting Help with Medical Debt in Washington State <a href="http://youtu.be/qNrXdl-bPQ4">http://youtu.be/qNrXdl-bPQ4</a>
- A Guide to Successfully Managing Medical Bills <a href="https://www.box.com/s/fdfc4c6e16c164a70d11">https://www.box.com/s/fdfc4c6e16c164a70d11</a>
- Washington Law Help Health Care, Your Rights, Living Wills, Powers of Attorney www.washingtonlawhelp.org
- Northwest Health Law Advocates <u>www.nohla.org</u>
- <u>Children with Special Health Care Needs</u> The CSHCN program serves children who have serious physical, behavioral or emotional conditions that require health and related services beyond those required by children generally. 425-339-8652 www.snohd.org

Excerpt from www.informingfamilies.org

# **ADDITIONAL RESOURCES**

**Medications** Understand the purpose of your medications and keep a record of any side effects. When you fill your prescriptions ask the pharmacist to help you be more independent by packaging medications in bubble packs, pill boxes, etc.

**Within Reach** Provides resource information on health care coverage, specializing in services to families of children with special health care needs. <a href="https://www.withinreachwa.org">www.withinreachwa.org</a> 800-322-2588

**Washington State Medical Home Website** A website designed to support families to partner with health care providers to better understand health issues and make informed healthcare decisions. <a href="https://www.medicalhome.org">www.medicalhome.org</a>

**Apple Health Care** Provides low cost or FREE health care for Washington youth and families who meet the income eligibility standards. http://hrsa.dshs.wa.gov/applehealth 877-543-7669